

Certificate Number: 13858-PAM-DE-035068837

Bankruptcy Case Number: 16-00001



13858-PAM-DE-035068837

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 9, 2020, at 2:32 o'clock PM CST, Ginger R Ramsey completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 9, 2020 By: /s/Rebecca McDaniel

Name: Rebecca McDaniel

Title: Counselor